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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Ashawnte	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name Gavin	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 8143	
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Ashawnte First Name	Gavin Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1140 N Lawler Ave # 2 Number Street	Number Street
		ChicagoIllinois60651CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			_

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Del	btor 1 Ashawnte			Case number (if know	vn)
	First Name	Middle Name	Last Name		
Par	Tell the Court Abo	ut Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under		iption of each, see <i>Notice Requ</i> lso, go to the top of page 1 and		<i>§ 342(b) for Individuals Filing for</i> priate box.
	How you will pay the fee	more details about how cashier's check, or mone may pay with a credit cal I need to pay the fee in Individuals to Pay Your I request that my fee be judge may, but is not recthe official poverty line to	you may pay. Typically, if you ey order If your attorney is and or check with a pre-printer installments. If you choose Filing Fee in Installments (One waived (You may request quired to, waive your fee, and that applies to your family six you must fill out the Application.	ou are paying the submitting your ed address. this option, sign this option only d may do so only ze and you are upon the submitted of the su	the clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a wif your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	✓ No. Go to line 1	12.		you want to stay in your residence? *You (Form 101A) and file it with

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Gavin Debtor 1 Ashawnte __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Ashawnte First Name
 Gavin Last Name
 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Ashawnte Gavin Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/2/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Ashawnte		Gavin	Case number (ii	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the sched	dules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		·
need to file this page.	/s/ Angie Harb		Date	12/2/2016
	Signature of Attorney f	or Debtor		MM / DD / YYYY
	Angie Harb			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374024	Email address	aharb@semradlaw.com
			Illinois	8
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ashawnte		Gavin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,651.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,651.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$2,500.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	φ2,300.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
·	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$42,609.00
	<u> </u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u> </u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u> </u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$45,109.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u> </u>

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First Name Middle Name Last Name	
Part 4: Answer These Questions for Administrative and Statistical Records	
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?	
No. You have nothing to report on this part of the form. Check this box and submit this form to the company to	court with your other schedules.
Yes.	
7. What kind of debt do you have?	
Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prin	
family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.	C. § 159.
Your debts are not primarily consumer debts. You have nothing to report on this part of the form this form to the court with your other schedules.	. Check this box and submit
	Official America
 From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 	Official \$762.91
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	
From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
	\$5,921.00
9a. Student loans. (Copy line 61.)	· ,
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00

\$5,921.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:						
Debtor 1		Ashawnte			Gavin				
Debtor 1		First Name	Middle N	lame	Last N	ame			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last N	ame			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of III				
Case num					(S	state)			
(If known)									Check if this is an
Officia	ıl Fo	orm 106A/B							amended filing
Sched	dul	e A/B: Prope	rty						12/1
category v responsibl write your	where e for name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	ccurate as possib is needed, attac question.	If an asset fits in more to the le. If two married people has separate sheet to the	e are f nis forn	iling together, both a n. On the top of any a	re equally
			•			state You Own or Ha			
		or have any legal or eq So to Part 2	uitable interest	in an	y residence, build	ling, land, or similar pro	perty?		
ш	Yes.	Where is the property?				• • • • • • •	_		
1.1				Wr	at is the property Single-family hom	? Check all that apply.	tł	ne amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
1	Stree	t address, if available, or	other description		Duplex or multi-ur		C	Creditors Who Have Cla	nims Secured by Property.
					Condominium or	=		current value of the	Current value of the
					Manufactured or r	nobile home	- -	ntire property?	portion you own?
	Num	ber Street			Land		_		e a company and the
	Nulli	dei Stieet			Investment proper	ty		escribe the nature on terest (such as fee s	
	City	State	Zip Code		Timeshare Other		tl	he entireties, or a life	e estate), if known.
				Wh	o has an interest	in the property? Check		Check if this is co	mmunity property
				on					
					Debtor 1 only Debtor 2 only				
					Debtor 1 and Deb	tor 2 only			
						debtors and another			
				Ot	ner information yo	ou wish to add about this	s item	, such as local	
				pro	perty identification	on number <u>:</u>			
If you	own (or have more than one, li	st here:	\A/L	at ia tha muanaut.	? Check all that apply.	-	o not doduct cooured	alaima ar ayamatiana Dut
1.2				VVI	Single-family hom		th	ne amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Stree	t address, if available, or	other description		Duplex or multi-ur		C	Creditors Who Have Cla	ims Secured by Property.
					Condominium or	· ·		current value of the ntire property?	Current value of the portion you own?
					Manufactured or r	nobile home	_		——————
	Num	ber Street			Land		_		
	Num	dei Greet			Investment proper	ty		escribe the nature on terest (such as fee s	
	City	State	Zip Code		Timeshare Other		tl	he entireties, or a life	e estate), if known.
						in the property? Check	_	Check if this is co	mmunity property
				on				_	
					Debtor 1 only Debtor 2 only				
					Debtor 1 and Deb	tor 2 only			
						debtors and another			
					ner information yo	ou wish to add about this	s item	, such as local	

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Debtor 1	Ashawnte		Gavin	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3Stre	et address, if available, or oth		/hat is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] 0	//ho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an ther information you wish to add at	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	roperty identification number: II of your entries from Part 1, incluere.	uding any entrie	s for pages	
Do you ov you own t	hat someone else drives. If your sans, trucks, tractors, sport util	equitable interest ou lease a vehicle, a	in any vehicles, whether they are llso report it on Schedule G: Executo ycles	-	-	
3.1	Make Model: Year:	Chevy Tahoe 2001	Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2001 Chevy Tahoe	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar		Current value of the entire property? \$3150.00	Current value of the portion you own? \$3150.00
3.2	Make Model: Year:		instructions) Who has an interest in the proone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	First Name	Middle Name	Gavin Last Name	Case number	el (ITKNOWN)	
3.3	Make Model: Year:		Who has an interest in the prone. Debtor 1 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	•
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	ı	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors			
			Check if this is communitions instructions)	ty property (see		
3.4	Make		Who has an interest in the pr	roperty? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Oreanois vino riave ora	ums becared by Fropert
			Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another	· · · · · · · · · · · · · · · · · · ·	
			Check if this is communitions instructions)	ty property (see		
✓	No Yes	s, personal wateroran	t, fishing vessels, snowmobiles, m	otorcycle accessor	es	
✓	No	, personal watercraft	who has an interest in the prone.	ŕ	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
✓	No Yes Make Model: Year:		Who has an interest in the pi	ŕ	Do not deduct secured	red claims on <i>Schedule</i>
✓	No Yes Make Model:		Who has an interest in the prone.	ŕ	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
✓	No Yes Make Model: Year:		Who has an interest in the prone.	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
✓	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only	r operty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
✓	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	roperty? Check / and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propertion Current value of the
4.1	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communications.	roperty? Check / and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propertion Value of the portion you own?
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communicinstructions) Who has an interest in the prone.	roperty? Check / and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule control of the portion you own?
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communities instructions) Who has an interest in the prone. Debtor 1 only	roperty? Check / and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications Control of the Creditors Who Have Classification Creditors Control of the Secured Creditors Who Have Classification Creditors Control of the Secured Creditor Creditor Control of the Secured Creditor Creditor Creditor Control of the Secured Creditor C	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I ured claims on Schedule ims Secured by Propen
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communities instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communities instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications Control of the Creditors Who Have Classification Creditors Control of the Secured Creditors Who Have Classification Creditors Control of the Secured Creditor Creditor Control of the Secured Creditor Creditor Creditor Control of the Secured Creditor C	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I ured claims on Schedule ims Secured by Propen
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communities instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. I lired claims on Schedule ims Secured by Propent Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communities instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... used furniture \$600.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... used clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... used jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1000.00 for Part 3. Write that number here

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$1.00 17.1. Checking account: bmo harris 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Ashawnte		Gavin	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory not	es, and money orders.	
21.	Retirement or pension		thrift eavings accounts	, or other pension or profit-sharing plans	
		1A, LNIOA, Reogn, 401(k), 403(b)	, tillit savings accounts	, or other pension or profit-sharing plans	
		Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.		-		
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil:			
		Security deposit on rental unit:	security deposit on ren	ıtal	\$500.00
		Prepaid rent:		· 	
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			-
23.	No Yes	or a periodic payment of money to Issuer name and description:	you, either for life or for	a number of years)	

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Debt	or 1 Ashawnte First Name	N.C.J.J.		mber (if known)	
24.	Interests in ar		ount in a qualified ABLE program, or under a qualifie	d state tuition program.	
	_	30(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and descrip	otion. Separately file the records of any interests.11 U.S.C.	§ 521(c):	
25.	Trusts, equita exercisable fo		roperty (other than anything listed in line 1), and rigi	nts or powers	
	✓ No	4.			1
	Yes. Descr	ibe			
26.	Patents, copy	 rights, trademarks, trade	secrets, and other intellectual property		
		met domain names, website	s, proceeds from royalties and licensing agreements		
	✓ No Yes. Descr	ibe			
27.		chises, and other general	intangibles ses, cooperative association holdings, liquor licenses, pro	fessional licenses	
	No No	ang porme, exolucive neon	soc, cooperative account in the large, inquest inconcect, pro	ioosional mooneoo	
	Yes. Descr	ibe			
Mor	ney or propert	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow	red to you			
	No Vac Civa e	a acifia information		Federal:	\$0.00
	about	becific information them, including whether		State:	\$0.00
	-	ready filed the returns ne tax years		Local:	\$0.00
29.	Family support				
		due or lump sum alimony, s	spousal support, child support, maintenance, divorce setti	ement, property settlemer	t
	브	pecific information		Alimony:	\$0.00
				Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
	O41				
30.	Examples: Unpa		e payments, disability benefits, sick pay, vacation pay, wo	orkers' compensation,	
30.	Examples: Unpa Socia	id wages, disability insurand	e payments, disability benefits, sick pay, vacation pay, wo pans you made to someone else	orkers' compensation,	
30.	Examples: Unpa	uid wages, disability insuranc al Security benefits; unpaid k		orkers' compensation,	

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Deb ⁻	tor 1 Ashawnte		Gavin	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disal		alth savings account (HSA); credit, l	nomeowner's, or renter's insurance	
	No Yes. Name the instruction of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		ry of a living trust, expect	someone who has died proceeds from a life insurance police	cy, or are currently entitled to receive	
33.	Claims against third		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	d unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets y No Yes. Describe	you did not already list			
36.		-	m Part 4, including any entries fo		\$501.00
Part				nterest In. List any real estate in Par	t 1.
37.	Do you own or have a	iny legal or equitable in	nterest in any business-related p	operty?	
	No. Go to Part 6. Yes. Go to line 38.			F	Current value of the portion you own? On not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you al	ready earned		
	✓ No Yes. Describe				
39.		rnishings, and supplies lated computers, softwar	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	tronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Ashawnte		Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnershi	ps or joint ventures		
	✓ No			
	=	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
		<u> </u>		
43	Customer lists, mailing	lists, or other compilations		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. § 10)1(41A))?	
	☐ No			
	Yes. Descri	iha		
	les. Descri	DE		
44.	Any business-related p	property you did not already list		
	No			<u> </u>
	Yes. Give specific information			
	information			-
				_
				_ ,
				_
45. A	dd the dollar value of a	ll of your entries from Part 5, including any entries for pages you	u have attached	
		r here		
<u> </u>	D	The second secon		
Pari		nrm- and Commercial Fishing-Related Property You Ow interest in farmland, list it in Part 1.	n or have an interest in.	
46.	Do you own or have ar	ny legal or equitable interest in any farm- or commercial fishing		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	√ No			
	Yes. Describe			

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Debto	or 1	Ashawnte First Name		Gavin Last Name	Case number (if known)	
48.	Cro	ps-either growing				
	✓	No Yes. Describe				
49.	Far	m and fishing equip	oment, implements, machinery, fixtur	es, and tools of trade		
	✓	No Yes. Describe				
50.	Far	m and fishing supp	lies, chemicals, and feed			
	✓	No .				
	Ш	Yes. Describe				
51.	Any	y farm- and comme	 rcial fishing-related property you did	not already list		
	✓	No				
	Ш	Yes. Describe				
			I of your entries from Part 6, includin		ou have attached	
Part 7		Describe All Pro	perty You Own or Have an Inter	est in That You Did No	at l ist ∆hove	
53.	Do :	you have other prop	perty of any kind you did not already		TE EIGE / USG VO	
	_	·	s, country club membership			
	$oldsymbol{\square}$	No Yes. Give specific				
		information				
54. Ad	ld th	ne dollar value of al	l of your entries from Part 7. Write th	nat number here		•
		I takan a wasan sa	Cook Book of the C			
Part 8): 	List the Totals of	Each Part of this Form			
55. P	art	1: Total real estate	, line 2			
56. p	art	2 total vehicles, lin	e 5	\$3150.00		
57. P a	art 3	3: Total personal an	d household items, line 15	\$1000.00		
58. P a	art 4	4: Total financial as	sets, line 36	\$501.00		
59. P	art	5: Total business-re	elated property, line 45			
60. P	art	6: Total farm- and f	ishing-related property, line 52			
61. P	art	7: Total other prop	erty not listed, line 54			
62. T	otal	l personal property.	Add lines 56 through 61	\$4651.00	Copy personal property total	+ \$4651.00
						\$4651.00
63. T c	otal	of all property on S	chedule A/B. Add line 55 + line 62			Ţ.551.66

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Fill in this information to identify your case:						
Debtor 1	Ashawnte		Gavin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name	<u>.</u>		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt						
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemption	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief	44.00		735 ILCS 5/12-1001(b)				
	description: bmo harris	\$1.00	\$1.00					
	Line from		100% of fair market value, up to any applicable statutory limit	_				
	Schedule A/B: 17		approacio catatory in the	705 II 00 5/10 1001/2				
	Brief description:	\$3,150.00	₹	735 ILCS 5/12-1001(c)				
	Chevy Tahoe, 2001,		\$650.00	_				
	2001 Chevy Tahoe		100% of fair market value, up to any applicable statutory limit					
	Line from Schedule A/B:03		applicable diatately in the					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?					

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Debtor 1 Ashawnte Gavin Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$300.00 description: **✓** \$300.00 used clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 used jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$600.00 description: **✓** \$600.00 used furniture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(b) Brief \$500.00 description: \$500.00 security deposit on 100% of fair market value, up to any rental

applicable statutory limit

Line from Schedule A/B:

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		_	00		
Fill in this infor	mation to identify your ca	se:			
Debtor 1	Ashawnte	Gavin			
	First Name	Middle Name Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name Last Name			
United States E	Sankruptcy Court for the:	Northern District of Illinois (State)			
Case number (If known)		(ctate)			
Official	Form 106D		<u> </u>		Check if this is a amended filing
Schedu	le D: Credito	ors Who Have Claims Secui	ed by Prop	ertv	12/1
1. Do any control No. (number (if known). reditors have claims se	nal Page, fill it out, number the entries, and attach it to ecured by your property? it this form to the court with your other schedules. You had below.	·		jes, write your
separate	ly for each claim. If more th	or has more than one secured claim, list the creditor an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion
2.1 Title Max				tino olumi	If any
Creditor's		Describe the property that secures the claim:	\$2,500.00	\$3,150.00	\$0.00

here:

\$2,500.00

 $\label{eq:Add-def} \textbf{Add the dollar value of your entries in Column A on this page. Write that number}$

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Fill i	n this infor	mation to identify your c	ase:					
Deb	tor 1	Ashawnte		Gavin				
		First Name	Middle Name	Last Name				
	tor 2	=						
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
(If kn	e number _{own)}							
Off	ficial F	orm 106E/F				Chec	k if this is ar	n amended filin
Sc	chedu	ıle E/F: Cre	editors Who	Have Unse	cured Claims			12/1
othe Form clain	r party to a n 106A/B) a ns that are entries in t	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property.	ns and Part 2 for creditors wit . Also list executory contracts Form 106G). Do not include a If more space is needed, copy top of any additional pages, w	on <i>Schedu</i> ny creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill i	perty (Official ally secured it out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority ur	secured claims against y	ou?				
	✓ No. 0	Go to Part 2.						
	Yes.							
2.	2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amount As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)				rity amounts.			
						Tatal	Deignitus	Mannulaultu

claim

amount

amount

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Debtor 1 Ashawnte Gavin Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 1ST FINL INVSTMNT FUND \$1,791.00 Last 4 digits of account number 0829 Nonpriority Creditor's Name When was the debt incurred? 4/1/2013 3091 GOVERNORS LAKE DR Number Street As of the date you file, the claim is: Check all that apply. Contingent **PEACHTREE** 30071 Georgia Unliquidated **CORNERS** State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: MEDICAL Is the claim subject to offset? Other. Specify PAYMENT DATA No Yes 1ST FINL INVSTMNT FUND \$345.00 Last 4 digits of account number 3369 Nonpriority Creditor's Name When was the debt incurred? 9/1/2013 3091 GOVERNORS LAKE DR Number Street As of the date you file, the claim is: Check all that apply. Contingent **PEACHTREE** 30071 Georgia Unliquidated **CORNERS** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for **✓** Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA No Yes AD ASTRA RECOVERY SERV \$604.00 Last 4 digits of account number 6420 Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 When was the debt incurred? 6/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** 67205 Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **V** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: SPEEDY No Other. Specify **CASH 138** Yes

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 Debtor 1 First Name
 Ashawnte Gavin Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continua	ation Page	
	After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CAINE & WEINER Nonpriority Creditor's Name PO BOX 5010	Last 4 digits of account number 5735 When was the debt incurred? 4/1/2016	\$207.00
	Number Street WOODLAND California 91365 HILLS City State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Debts to pension or profit-sharing plans, and other similar debts ■ 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify ENTERPRISE RENT A CAR 15DD	
4.5	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent	\$400.00
	Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify parking tickets	
	Is the claim subject to offset? No Yes	V Calific operating and the control of the control operation operation of the control operation of the control operation of the control operation operation operation of the control operation operation of the control operation	
4.6	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent	\$1.00
	Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ✓ Yes	Other. Specify notice only	

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 Debtor 1 First Name
 Ashawnte
 Gavin
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuat	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CONSUMER FINANCIAL SVC Nonpriority Creditor's Name 509 Green Bay Road Number Street	Last 4 digits of account number 7401 When was the debt incurred? 6/1/2015 As of the date you file, the claim is: Check all that apply.	\$7,955.00
	Waukegan Illinois 60085 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 036 Automobile	
4.8	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	When was the debt incurred? 1/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Onl Collection; Collecting for ORIGINAL CREDITOR: SPRINT	\$2,089.00
4.9	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street Renton Washington 98057 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 5806 When was the debt incurred? 6/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify COMCAST	\$401.00

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT ACCEPTANCE 4.10 \$4,852.00 Last 4 digits of account number 2573 Nonpriority Creditor's Name When was the debt incurred? 8/1/2013 PO BOX 513 Number Street As of the date you file, the claim is: Check all that apply. Contingent 48037 Southfield Michigan Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify ____ 036 Automobile **✓** No Yes Honor Finance 4.11 \$6,276.00 Last 4 digits of account number 9901 Nonpriority Creditor's Name When was the debt incurred? 8/1/2013 PO Box 1817 Number Street As of the date you file, the claim is: Check all that apply. Contingent Evanston Illinois 60204 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 030 Automobile Is the claim subject to offset? Other. Specify ___ **✓** No Yes Illinois Tollway 4.12 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify _____

tollway tickets

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Internal Revenue Service \$6,400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19101 Philadelphia Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify old tax debt Is the claim subject to offset? **✓** No Yes M3 Financial Services 4.14 \$26.00 Last 4 digits of account number 5454 Nonpriority Creditor's Name When was the debt incurred? 11/1/2013 10330 Roosevelt Rd #200 Number Street As of the date you file, the claim is: Check all that apply. Contingent Westchester 60154 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for **| ✓** No ORIGINAL CREDITOR: MEDICAL PAYMENT DATA Other. Specify Yes 4.15 MBB \$162.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 7/1/2016 1550 N NORTWEST HWY STE 403 Number Street As of the date you file, the claim is: Check all that apply. Contingent PARK RIDGE 60068 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No

Yes

Is the claim subject to offset?

✓

Other. Specify

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 NATIONWIDE CREDIT & CO \$923.00 Last 4 digits of account number 9589 Nonpriority Creditor's Name 815 COMMERCE DR STE 270 When was the debt incurred? 3/1/2016 As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK 60523 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes NATIONWIDE CREDIT & CO 4.17 \$810.00 Last 4 digits of account number 5927 Nonpriority Creditor's Name 815 COMMERCE DR STE 270 When was the debt incurred? 7/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK Illinois 60523 Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.18 NATIONWIDE CREDIT & CO \$210.00 Last 4 digits of account number 8635 Nonpriority Creditor's Name 815 COMMERCE DR STE 270 When was the debt incurred? 7/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent OAK BROOK 60523 Illinois Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims

No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

✓

Other. Specify ___

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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Debtor 1 Ashawnte First Name Gavin Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.19	NATIONWIDE CREDIT & CO Nonpriority Creditor's Name 815 COMMERCE DR STE 270 Number Street	Last 4 digits of account number 5829 When was the debt incurred? 6/1/2016	\$121.00
	OAK BROOK Illinois 60523 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts On Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.20	NATIONWIDE CREDIT & CO Nonpriority Creditor's Name 815 COMMERCE DR STE 270 Number Street OAK BROOK Illinois 60523 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	When was the debt incurred? 7/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	<u>\$56.00</u>
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.21	NORTHWEST COLLECTORS Nonpriority Creditor's Name 3601 ALGONQUIN RD STE 23 Number Street	Last 4 digits of account number 8859 When was the debt incurred? 6/1/2016 As of the date you file, the claim is: Check all that apply. Contingent	\$622.00
	ROLLING MEADOWS City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset? ✓ No ✓ Yes	Other. Specify PAYMENT DATA	

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 OAC \$315.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 500 When was the debt incurred? 7/1/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent **BARABOO** Wisconsin 53913 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes OAC 4.23 \$303.00 Last 4 digits of account number 0774 Nonpriority Creditor's Name When was the debt incurred? 7/1/2016 **PO BOX 500** Number Street As of the date you file, the claim is: Check all that apply. Contingent **BARABOO** Wisconsin 53913 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.24 OAC \$97.00 Last 4 digits of account number 1448 Nonpriority Creditor's Name When was the debt incurred? PO BOX 500 7/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BARABOO** 53913 Wisconsin Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 \$500.00 Pangea Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2231 E 71st St n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois Zip Code State City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _____ old rent Is the claim subject to offset? **✓** No Yes PLS Loan Store 4.26 \$620.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 154 N Wabash Ave Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ payday loan Is the claim subject to offset? **✓** No Yes 4.27 Stellar Rec \$402.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2012 1327 Highway 2 Wes Number Street As of the date you file, the claim is: Check all that apply. Contingent Kalispell Montana 59901 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 11 **✓** No

Yes

Other. Specify

COMCAST

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Gavin Debtor 1 Ashawnte __ Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** U S DEPT OF ED/GSL/ATL 4.28 \$3,965.00 Last 4 digits of account number 6133 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 4/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _ **✓** No Yes 4.29 U S DEPT OF ED/GSL/ATL \$1,956.00 Last 4 digits of account number 0712 Nonpriority Creditor's Name When was the debt incurred? 4/1/2012 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _ **✓** No

Yes

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Sprint On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check P.O. Box 219554 Line 4.8 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Kansas City Missouri 64121 Last 4 digits of account number 8329 Zip Code City State Speedy Cash On which entry in Part 1 or Part 2 did you list the original creditor? of (Check Po Box 782648 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Wichita 67278 Kansas 6420 Last 4 digits of account number City State Zip Code Comcast On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 11621 E. Marginal Way # 5 Line 4.27 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Claims Seattle Washington 98168 Last 4 digits of account number City Zip Code State

Line 4.4

60148

Zip Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Claims

5735

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured

of (Check

one):

Last 4 digits of account number

Enterprise

PO Box 99

Street

Illinois

State

Number

Lombard

City

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Debtor 1 Ashawnte Gavin Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom ruit i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Add lines on through od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$5,921.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$36,688.00	
	6i Total Add lines 6f through 6i	6i	\$42,609.00	

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Fill in this information to identify your case:								
Debtor 1	Ashawnte		Gavin					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number (If known)			(State)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for	
2.1	Blacksand Capita	al		Other, Other,	
Name				1 year residential lease	
	1700 W Cortland	I Suite 201		, ,	
	Number	Street			
	Chicago	Illinois	60622		
	City	State	Zip Code		

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		DC	σοιποποί τας	JC 37 01	1 00	
Fill in this info	rmation to identify your o	ase:				
Debtor 1	Ashawnte		Gavin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
		_	(State)			
Case number (If known)						
					Check if this amended fil	
Official	Form 106H					
Schedul	e H: Your Cod	lebtors			•	12/15
1. Do you have No Yes 2. Within the	e last 8 years, have you	ou are filing a joint case, do lived in a community pro	operty state or territor	y? (Commu	or.) unity property states and territories include Arizona, Californ	nia,
l ·	Go to line 3.	100, 1 4010 11100, 10140, 11	aomigion, and wildow	J,		
		er spouse, or legal equiva	alent live with you at the	e time?		
	No	n op sass, s. logal oquit	mont in o man you at an			
	-	y state or territory did yo	u live?	Fill in	the name and current address of that person.	
	Name of your spouse, f	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip C	Code		
		_	•		pouse is filing with you. List the person shown in line 2 ted the creditor on <i>Schedule D</i> (Official Form 106D),	:

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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				9			
Fill in this in	formation to identify	your case:					
Debtor 1	Ashawnte		Gavin				
	First Name	Middle Name	Last N	lame	Che	eck if this is:	
Debtor 2 (Spouse, if filing	i) First Name	Middle Name	Last N	lame	— I n	An amended filing	
						A supplement showing p	ost-petition chapter 13
the:	Bankruptcy Court for	Northern	District of Illi	inois State)		expenses as of the follow	
Case number	r						
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	le I: Your In	come					12/15
information spouse. If monumber (if k	about your spouse. I		d your spou	se is not fili	ng with you, do	not include informati	on about your
1. Fill in you	ur employment		Debtor 1			Debtor 2	
informati	on.	Employment status					
	ve more than one job,	Employment status	✓ Emplo	-		Employed	
	eparate page with on about additional		LI NOT EI	mployed		Not Employed	
employers	5.	Occupation					
	art time, seasonal, or	Employer's name	FTD.com				
	oyed work.	Employer's address	3113 Woodcreek Drive				
	on may include student naker, if it applies.		Number St	Number Street		Number Street	
						-	
			Downers Grove	Illinois	60515	-00	7: 0
			City	State	Zip Code	City	State Zip Code
		How long employed there?	1 month				
Part 2: Gi	ve Details About N						
spouse unle	ss you are separated. Ir non-filing spouse have	the date you file this form	-	-	-	•	
more space	, attach a separate she	et to this form.		Fo	r Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$1,906.67	ming spouse	-
3. Estima	te and list monthly ove	rtime pay.		3.	+ \$0.00		=
4. Calcula	ate gross income. Add l	ine 2 + line 3.		4.	\$1,906.67		

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Debto		avin	Case numbe	r <i>(if</i>	
	First Name Middle Name La	st Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here	→ 4.	\$1,906.67		
	all payroll deductions:				
5a. '	Tax, Medicare, and Social Security deductions	5a.	\$436.58		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f. I	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$0.00 +	. <u> </u>	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	⊦5g 6.	\$436.58		
7. Calc	culate total monthly take-home pay. Subtract line 6 from line 4	1. 7.	\$1,470.08		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$658.00		
 	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify: Food Assistance Programs Income	8f.	\$417.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +	· <u> </u>	
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	3h. 9.	\$1,075.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spo	10. Juse	\$2,545.08	=	\$2,545.08
Incli frien	te all other regular contributions to the expenses that you lude contributions from an unmarried partner, members of your hids or relatives. not include any amounts already included in lines 2-10 or amounts.	ousehold, your o	lependents, your roomr		
Spe	cify:			11.	+ \$0.00
	d the amount in the last column of line 10 to the amount in e that amount on the Summary of Schedules and Statistical Sum				\$2,545.08
					Combined monthly income
13. Do	you expect an increase or decrease within the year after yo	ou file this form	?		
	Yes. Explain:				

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		Duci	ument Page 40 01 o	J	
Fill in this infor	mation to identify	your case:			
Debtor 1	Ashawnte		Gavin		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States	Bankruptcy Court		District of Illinois	A supplement s	howing post-petition chapter 13
Officed States I	Barkiupicy Court	of the. Northern	(State)	expenses as of	the following date:
Case number (If known)				MM / DD / YYY	
O.C 1	- 40	0.1		, 22 ,	
Omiciai	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans					
1. Is this a joi	nt case?				
✓ No. Go	o to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, <i>Expe</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	re dependents?	□ No			
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	7 years	No. ✓ Yes.
			Child	5 years	No.
			Ohild	1	✓ Yes. No.
			Child	1 year	Yes.
	-	✓ No ☐ Yes			
Part 2: Esti	mata Vaur One	going Monthly Expenses			
Estimate you	r expenses as of	your bankruptcy filing date unless e bankruptcy is filed. If this is a su			
		n non-cash government assistance luded it on Schedule I: Your Income			Your expenses
	I or home owners or the ground or lo	ship expenses for your residence. I bt. 4.	nclude first mortgage payments and		\$325.00
If not inc	luded in line 4:				
4a. Real e	state taxes				4a \$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Ashawnte Gavin Last Name
 Case number (if known)

First Name Wilder Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$300.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$800.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$96.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$79.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:		\$0.00
18. Your payments of alimony, maintenance, and support that you did not report	as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	40	
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Sci 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d	
GOO	206	\$0.00

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Debtor 1 Asha			Gavin	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses					\$2,350.00
	nes 4 through 21.					\$0.00
. ,	` , ,	,, ,,	from Official Form 106J-2			\$2,350.00
22c. Add lir	ne 22a and 22b. The resu	It is your monthly expe	enses.		22.	
23. Calculate	your monthly net incom	e.				
23a. Copy	line 12 (your combined m	onthly income) from S	Schedule I.		23a	\$2,545.08
23b. Copy	your monthly expenses fr	rom line 22 above.			23b	\$2,350.00
	act your monthly expense		come.			\$195.08
The re	esult is your monthly net i	ncome.			23c	
			oan within the year or do y			

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Ashawnte		Gavin		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number					
(If known)	'				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Ashawnte Gavin	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/2/2016	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this infor	mation to identify your o	case:		
Debtor 1	Ashawnte		Gavin	
	First Name	Middle Name	Last Name	Check if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing
United States E	ankruptcy Court for the:	Northern	District of Illinois (State)	A supplement showing post-petition chapter 13 expenses as of the following date:
Case number (If known)	-		. ,	MM / DD / YYYY

Official Form 106J-2

Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household
1.Do yo	u and Debtor 1 maintain separate households?
□ N	o. Do not complete this form.
☐ Y	es.

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Fill in this info	ormation to identify your	case:					
Debtor 1	Ashawnte		Gavin				
ı	First Name	Middle I	Name Last Nam	e			
Debtor 2 (Spouse, if filing)	First Name	Middle I	Name Last Nam	e			
United States	Bankruptcy Court for the	: Northern	District of Illino	is			
Case number			(State	e)			
(If known)							Check if this is a
Official	Form 107						amended filing
Stateme	ent of Financia	al Affairs f	or Individuals	Filina for	Bankrı	intev	12/1
information. number (if ki	If more space is need nown). Answer every o	led, attach a sepa question.	arried people are filing tarate sheet to this form. and Where You Lived	On the top of			
	s your current marital s		and where rou lived	Belore			
	arried						
	arried ot married						
2. During	Harland O. and Jane	. P. d	e other than where you liv	0			
		ou lived in the las	t 3 years. Do not include v	where you live no	w.		Dates Debtor 2 lived
			there				there
				Same as I	Debtor 1		Same as Debtor 1
	9 N Central #1E		From 02/2014	Number Stree			From
	imber Street		To 07/2016		· 		
	nicago Illinois	60644					
Cit	ty State	Zip Code		City	State	Zip Code	
				Same as I	Debtor 1		Same as Debtor 1
Nu	ımber Street		From	Number Stree			From
Cit	ty State	Zip Code		City	State	Zip Code	
and territo	<i>ories</i> include Arizona, Cali	fornia, Idaho, Louis	oouse or legal equivalent isiana, Nevada, New Mexico,	Puerto Rico, Texa			

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Gavin Debtor 1 Ashawnte Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$6000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$3000.00 Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$20000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) ssi \$7,238.00 From January 1 of current year until link \$1,668.00 the date you filed for bankruptcy: \$7,896.00 ssi For last calendar year: (January 1 to December 31, 2015 ssi \$7,896.00 For the calendar year before that: (January 1 to December 31, 2014

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Gavin Debtor 1 Ashawnte __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or 1	Ashawnte			Ga	avin	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi orp ige	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are relatives	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	noason for this paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
_	Insider's Name			_			
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Ashawnte Gavin Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2001 Chevy Tahoe 11/2016 \$0 Title Max Creditor's Name Explain what happened 1513 Sibley Blvd. Number Street Property was repossessed. Property was foreclosed. Calumet City Illinois 60409 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property 2010 Nissan Maxima \$0 CONSUMER FINANCIAL SVC 12/2015 Creditor's Name Explain what happened 509 Green Bay Road Number Street Property was repossessed. Property was foreclosed.

Waukegan

City

Illinois

State

60085

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1 Ashawnte	Gavin	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment beca		ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account r	iumber: XXXX-	
	City State Zip Code	9		
12.	Within 1 year before you filed for bankruptcy, appointed receiver, a custodian, or another of		possession of an assignee for the benefit o	f creditors, a court-
	No			
	Yes			
Part	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankrupto	cy, did you give any gifts with a to	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$60 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code	<u> </u>		
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code	9		
	Person's relationship to you			

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Debt		Ashawnte	Gavin	Case number (if known)		
		First Name Middle Name	Last Name			
11	\A/;+	hin 2 years before you filed for bankruptcy,	did you give ony gifte or contribu	itions with a total value of	mara than \$600	to any obarity?
14.	WIL	nin 2 years before you filed for bankruptcy,	aid you give any gitts or contribt	itions with a total value of i	nore than \$600	to any charity?
	✓	No				
		Yes. Fill in the details for each gift or contrib	oution.			
		Gifts or contributions to charities	Describe what you contr	ibuted	Date you	Value
		that total more than \$600			contributed	
		Charity's Name				
		Number Street				
		City State Zip Code				
		11.10.11.1				
Part	6:	List Certain Losses				
15.		nin 1 year before you filed for bankruptcy or nbling?	since you filed for bankruptcy, o	did you lose anything becau	se of theft, fire,	other disaster, or
	yan	ibilig:				
	✓	No				
		Yes. Fill in the details.				
		Describe the property you lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that in		loss	lost
			pending insurance claims	on line 33 of Schedule		
			A/B: Property.			
		List Certain Payments or Transfers				
16	\A/;+I	ain 1 year hafara you filed for hankruntay d	id you ar anyone also acting on	your bobolf nov or transfer	ny proporty to	nyono you conculted
10.		nin 1 year before you filed for bankruptcy, d ut seeking bankruptcy or preparing a bankr		our benan pay or transier a	iny property to a	inyone you consuited
		ude any attorneys, bankruptcy petition preparers		services required in your banl	ruptcy.	
		No				
	H	Yes. Fill in the details.				
	lacksquare	res. I iii ii i ii e detaiis.				
			Description and value of	any property	Date payment	Amount of
			transferred		or transfer was made	payment
		Comrad Law Eirm	Attamanda Faa 050 00		11/28/2016	
		Semrad Law Firm Person Who Was Paid	Attorney's Fee - 350.00		11/20/2010	\$350 OO
		20 S. Clark Street				\$350.00
		Number Street				\$350.00
						\$350.00
		28th Floor				\$350.00
		28th Floor				\$350.00
		Chicago Illinois 60603	_			\$350.00
		-	_			\$350.00
		Chicago Illinois 60603	_			\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address				\$350.00
		ChicagoIllinois60603CityStateZip Code				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code				\$350.00
		Chicago Illinois 60603 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street				\$350.00

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Debtor 1	Ashawnte		Gavin (Case number (if known)		
	First Name	Middle Name	Last Name			
he	Ip you deal with your cre not include any payment o	ditors or to make payn	_	ehalf pay or transfer	any property to a	nyone who promised to
	Yes. Fill in the details.					
			Description and value of any pro transferred	operty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
	-		-			
	City State	e Zip Code				
	No Yes. Fill in the details.		Description and value of any property transferred	Describe any payments rein exchange	r property or ceived or debts p	Date transfer was made
	Person Who Received Tr	ransfer	-			
	Number Street		-			
	City State Person's relationship to	•	-			
	Person Who Received Tr	ransfer	-			
	Number Street		-			
	City State Person's relationship to	•	-			
be	neficiary? nese are often called asset- No		d you transfer any property to a self-	settled trust or simi	ilar device of whi	ch you are a
	Yes. Fill in the details.		Description and value of the pr	roperty transferred		Date transfer was made
	Name of trust					

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 Debtor 1 First Name
 Ashawnte
 Gavin
 Case number (if known)

 Last Name
 Last Name

Part	t 8: List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, a	nd Storage Units		
20.	 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. 				
	No Yes. Fill in the details.				
		Last 4 digits of account number	clo mo	Last balance count was before esed, sold, closing or eved, or transfer ensferred	
	Person Who Was Paid	- XXXX-	Checking Savings		
	Number Street	- -	Money market Brokerage		
	City State Zip Code	-	Other		
	Person Who Was Paid	- XXXX-	Checking		
	Number Street	<u>.</u>	Savings Money market		
	City State Zip Code	-	Brokerage Other		
21.	Do you now have, or did you have within 1 year other valuables?	before you filed for bankruptcy, a	ny safe deposit box or other deposit	ory for securities, cash, or	
	Yes. Fill in the details.	Who else had access to it?	Describe the contents	Do you still have it?	
	Name of Financial Institution	Name		□ No	
	Number Street	Number Street		Yes	
		City State Zip C	Code		
	City State Zip Code				
22.	Have you stored property in a storage unit or pla	ace other than your home within	I year before you filed for bankrupto	y?	
	Yes. Fill in the details.	Who else had access to it?	Describe the contents	Do you still have it?	
	Name of Storage Facility	Name		No	
	Number Street	Number Street		Yes	
	City State Zip Code	City State Zip (Code		
	Oity Otate Zip Oode				

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Gavin Debtor 1 Ashawnte Case number (if known) Middle Name First Name Identify Property You Hold or Control for Someone Else Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Ashawnte			Gavin	Case	number (if	known)	
		First Name	Middle Name		Last Name				
26.	_		in any judicial or admir	istrative	e proceeding under	any environment	al law? In	clude settlements and ord	ers.
		No Yes. Fill in the det	ails.						
				Cour	rt or agency		Nature o	of the case	Status of the case
		Case title		Cour	rt Name				Pending
		Case number		Num	nberStreet				On appeal Concluded
		_		City	State	Zip Code			Concluded
Part	11:	Give Details Ab	out Your Business or	Conne	ections to Any Bu	siness			
27.	Witl	A sole proprie A member of A partner in a An officer, dir An owner of a	etor or self-employed in a limited liability compar	a trade, by (LLC) cutive of or equity 12.	profession, or other or limited liability pa a corporation y securities of a corp	r activity, either fu artnership (LLP) poration	_	onnections to any business part-time	s?
	Ц	res. Check all tha	и арріу авоче апо пії ії	irie deta	Describe the natu		ss	Employer Identification r	
								include Social Security n	umber or IIIN.
		Business Name Number Street						Dates business existed	
		City	State Zip Code		Name of account	ant or bookkeepe	er		
		Oity	State Zip Gode					From To	
					Describe the natu	ure of the busines	ss	Employer Identification r include Social Security n	
		Business Name						EIN:	
		Number Street			Name of account	ant or bookkeepe	er	Dates business existed	
		City	State Zip Code					From To	
					Describe the natu	ure of the busines	ss	Employer Identification r include Social Security n	
		Business Name						EIN:	
		Number Street			Name of account	ant or bookkeepe	er	Dates business existed	
		City	State Zip Code					From To	

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Deb	otor 1 Ashawnte			Gavin	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	other parties.	bankruptcy, did y	ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
				Date issued	
	N			MM/DD/YYYY	•
	Name			WIW/DD/TTTT	
	Number	Street		_	
	City	State	Zip Code	_	
Pari	t 12: Sign Be	low			
1	true and correc	t. I understand that ase can result in fin	making a false sta es up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rity, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Ashawnte G Signature of Debtor			Signature of Debtor 2
		Signature or Debtor	ı		
		Date 12/2/2016			Date
	Did vou attach	additional pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
					, (, (, ,, ,, ,, ,
	✓ No				
	Yes				
ı	Did you pay or a	agree to pay someo	ne who is not an at	torney to help you fill out	bankruptcy forms?
	✓ No				
İ	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- I. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- I. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/28/2016	(
Signed:	
/s/ Ashawnte Gavin	
	/s/ Angie Harb
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Prior to the filing of this statement I have received \$350.00			Northern	District of Illinois		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept Prior to the filing of this statement I have received S380.00 Balance Due 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Learning that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016	In re	Ashawnte Gavin		Case No	.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fad. Bankr. P. 2016(b). I cartify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptoy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptoy case is as follows: For legal services, I have agreed to accept \$4,000.00 Balance Due \$3,660.00 2. The source of the compensation paid to me was: Debtor		Debtor	<u>.</u>			•
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filing of this statement I have received \$350.00 Balance Due 2. The source of the compensation paid to me was: Obetor				Chapter	Chapter 1	3
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filing of this statement I have received \$360.00 Balance Due \$3,650.00 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Loertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. CERTIFICATION Loertify that the foregoing is a complete statemen		DISCLOSURE OF	COMPENSA	TION OF ATTORNE	EY FOR DEBT	OR
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. Debtor Other (specify) 1 have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Signature of Atlorney Semrad Law Firm Signature of Atlorney Semrad Law Firm Semrad L	1.	compensation paid to me within one	year before the filing	of the petition in bankruptcy, or ac	greed to be paid to me, fo	or services
2. The source of the compensation paid to me was: Debtor		For legal services, I have agreed to a	ccept			\$4,000.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I	have received			\$350.00
3. The source of the compensation paid to me is: □ Debtor □ Other (specify) 4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. CERTIFICATION CERTIFICATION Signature of Attorney Signature of Attor		Balance Due				\$3,650.00
3. The source of the compensation paid to me is: Debtor	2.	The source of the compensation pai	d to me was:			
Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Vel Angle Harb		Debtor	Other (s	pecify)		
4.	3.	The source of the compensation pai	d to me is:			
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016 Date Signature of Attomey Semrad Law Firm		✓ Debtor	Other (s	pecify)		
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016 /s/ Angie Harb Signature of Attorney Semrad Law Firm	4.			ensation with any other person unl	ess they are	
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016 Date Signature of Attorney Semrad Law Firm		members or associates of my la	w firm. A copy of the a			
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CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016		c. Representation of the debtor	at the meeting of cre	ditors and confirmation hearing, ar	nd any adjourned hearing	js thereof;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016		d. Representation of the debtor	in adversary proceed	ings and other contested bankrupt	tcy matters;	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016	6.	By agreement with the debtor(s), the	above-disclosed fee	does not include the following serv	vices:	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 12/2/2016						
debtor(s) in this bankruptcy proceedings. 12/2/2016 Date /s/ Angie Harb Signature of Attorney Semrad Law Firm			CEI	RTIFICATION		
Date Signature of Attorney Semrad Law Firm			te statement of any aç	greement or arrangement for paymo	ent to me for representati	on of the
Semrad Law Firm		12/2/2016		/s/ Angie Harb		
		Date			/	
				Semrad Law Firm		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/2/2016	
Signed:		
/s/ Asha	awnte Gavin	
		/s/ Angie Harb
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gavin , Ashawnte	Case No			
Debtor(s)			odde No.		
		Chapter.	Chapter13		
	VERIFICA	ATION OF CREDITOR MAT	TRIX		
Th knowledge	he above named Debtors hereby verify t e.	that the attached list of creditors is to	rue and correct to the best of their		
Date:	12/2/2016	/s/ Gavin,Asha Gavin,Ashawn <i>Signature of De</i> i	te		

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Debtor 1 Ashawnte	Middle Name	Gavin Last Name	Case number (il known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primaril "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	ly consumer debts? Cal primarily for a person y business debts? Bus investment or through	nal, family, or househo siness debts are debts In the operation of the b	ld purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.		after any exempt proper distribute to unsecured of	rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million 1-\$50 million 1-\$100 million 01-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000,00 \$50,000,00	-\$10 million [1-\$50 million [1-\$100 million [01-\$500 million [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	of title 11, United States Code. under Chapter 7. If no attorney represents me an out this document, I have obtail request relief in accordance will understand making a false sta	hapter 7, I am aware that I understand the relief of I did not pay or agreemed and read the notice ith the chapter of title 1 tement, concealing processe can result in files 1519, and 3571.	at I may proceed, if elig available under each ce to pay someone who e required by 11 U.S.C. 11, United States Code operty, or obtaining moup to \$250,000, or important of Debt Signature of Debt	e, specified in this petition. ney or property by fraud in orisonment for up to 20 years, or
titillä trikkinninnin trikkinti trikkinti tittiin tuunna maajaan jallituutti ja	MM / DC		Executed on _	MM / DD / YYYY

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FilinithisInfor	mation to identify you	r Ca se:			
Debtor 1	Ashawnte		Gavin		
Debtor 2	First Name	Middle Name	Last Name	-	
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for th	e: Northern	District of Illinois		
Case number (ff known)		***************************************	(State)	-	
Official	Form 106D)ec			Check if this is an amended filing
Declarat	ion About ar	n Individual Debto	r's Schedules		12/15
lf two married (people are filing toge	ther, both are equally respons	ible for supplying correct in	formation.	
шопеу от ргоры	1341, 1519, and 3571	ection with a bankruptcy case	amended schedules. Makin can result in fines up to \$25	ng a false statement, concealing prop 60,000, or imprisonment for up to 20 y	erty, or obtaining years, or both. 18
Did you pa	ay or agree to pay so	meone who is NOT an attorney	to help you fill out bankrup	itcy forms?	
[7] No		•	, ,		
frank Lucas Yes. 1	lame of person		Attach Bankruptcy Petiti Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	
No. do					
that they	are true and correct.	are that I have read the summ	ary and schedules filed with	this declaration and	
-	vnte Gavin ()	Now 4 4:	5 c		;
Signature o	f Debtor 1		Signature of D	Debtor 2	
Date 11/2:	8/2016 DD/YYYY		Date	2000	

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Debtor '	1 Ashawnte		Gavin	Case number (#known)
	First Name	Middle Name	Last Name	Otal Romber In Arching
28. Wi	No.		you give a financial stater	nent to anyone about your business? Include all financial institutions
L	Yes. Fill in the details b	elow.		
			Date issued	
	Name	****	MM/DD/YYYY	
	Number Street		•	
	City Sta	te Zip Code		
	500	• • • • • • • • • • • • • • • • • • • •		
Para 122 I hav	e read the answers on t	nis Statement of Financii	al Affairs and any attach	nents, and I declare under penalty of perjury that the answers are
I hav	e read the answers on the and correct. I understan inkruptcy case can result	in fines up to \$250,000,		ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I hav	re read the answers on the and correct. I understan inkruptcy case can result	in fines up to \$250,000,		erty, or obtaining money or property by fraud in connection with 220 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Did y	re read the answers on the and correct. I understan inkruptcy case can result /s/ Ashaw Signature of Date 11/28/2 ou attach additional pages No	onte Gavin Debtor 1 016 ses to Your Statement of	or imprisonment for up to	Signature of Debtor 2 Date iduals Filing for Bankruptcy (Official Form 107)?

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gavin , Ashawnte	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MATRIX	<
knowle	The above named Debtors hereby verify the dge.	nat the attached list of creditors is true ar	nd correct to the best of their
Date:	11/28/2016	/s/ Gavin,Ashawnte Gavin,Ashawnte	Ashant St
		Signature of Dobton	***

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12/81/2016 20:08 Chicago Laramie Cur Pency Ment Page 77 of 80 (FAX)773 287 5227

P.002/002

RX Date/Time To: Page 2 of 2

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P.002 13122773297 From: Angle Harb

ರಿಚು	Of	1 Astronate		Gavin	Casa number eliminy	
I to attended		First Name	Nicelanyaa	Lasi Nama		
16.	<	Calculate the median fair	illy income that applies to y	ou. Follow those step	aminimies a section continuent aminimies and interest and interest and an extenditure of the continuent and the The	Andrea de Angres de la constante de la constan
	1	60. Fill in the state in which	h you live.	Minole	_	
	1	66. Fill in the number of p	eaple in your household,	4	···	
	1	Sc. Fill in the median famil	y income for your state and six	e of		\$90,080.00
		household Value the Rok specified	in the seconda instructions in	To fir	rd a liet of applicable median income amounts, go online may also be available at the bankruptcy clock's office.	, , , , , , , , , , , , , , , , , , , ,
17.	H	low do the lines compare	i y ma mapulus managiang ia i T	Liting spatial Hing Bat i	und had no treatment at the paniorible's elett's office.	
	1	7a. Line 15b is loss th under 11 U.S.C. §	an or equal to line 16c. On the 1 <i>1325(b)(d)</i> . Go to Part 3. Do	top of page 1 of thi NOT fill out <i>Calcula</i>	s form, check box 1. Disposable income is not delennin ion of Disposable Income (Officia) Form 122C-2).	ed .
	1	化电池 医人名英格特特	han line 16c. On the top of po 3). Go to Part 3 and fill out C pront monthly income from lin	iniculation of Diseas	sck box 2, <i>Disposable income is determined under 11</i> sable income (Official Form 1220-2). On line 39 of th	at
Para	3:	Calculate Your Com	unitment Period Under 1	1 U.S.C. §1325(I	»)(4)	
18.	C	opy your total average m	anthly income from line 11.		to the state of th	\$782.91
19.					is not fling with you, and you contend that calculating to your spouse's income, copy the amount from the 13.	ho
	1	9a. If the mortal adjustmen	t does not apply, fill in 0 on lin	e 19a.	(Nonthernor Resease to the control of the control o	-\$0.00
		3b. Subtract line 192 from		anna ann ann ann ann ann ann ann ann an	Annes agenting Michael State Control Control Control Control of State Control	\$762.81
20.	G	piculate your current ma	nthly Income for the year. F	olow these steps:		27.72.72
	20	la, Copy ilna 196. 🚬 🏢	34 161 4 Album			\$782,91
		Multiply by 12 (the num	ber of months in a year).	.,	ed . 4 . Laspinspassas (story for the spirite part page 3/4 spirite control page 4/4 spirite con	x 12
	20	ib, The result is your surre	al monthly income for the year	for this part of the fo	nn,	\$0,164.02
	20	c. Copy the median family	income for your state and size	manl blorkeavari la e	line toc.	\$90,080,00
21.	H	ow do the lines compared				•
	2	Line 200 is less than line Contribution and period is 3	: 20c. Uniess otherwise ordere years. Go to Part 4.	d by the court, on th	a top of page 1 of this form, check box 3. The	
	_	Line 20b is more than or 4. The commitment perio	equal to line 20c. Unless othe od is 5 years. Go to Part 4.	wise ordered by the	court, on the top of page 1 of this form, check box	
Paryl		Sign Below			/I	Properties
		By signing here, I declare	under penalty of parjury that t	he information on th	is statement and in any attachments is true and correct.	
		🗶 /s/ Ashawata Gav		×	Mala X	
		Signature of Dabtor 1		-	Egnature of Debtor 2	
		Date 12/1/2016 MM/DD/YYYY			Date MANDEMAN (O	
		If you checked 17a, do N If you checked 17b, fill ou above.	OT fill out or file Form 1220-2 It Form 1220-2 and file it with	Mis form. On line 39	of that torm, copy your conent monthly income from §	ne 14

CONSUMER FINANCIAL SVC 509 Green Bay Road Waukegan , IL 60085

Honor Finance PO Box 1817 Evanston , IL 60204

CREDIT ACCEPTANCE PO BOX 513 Southfield , MI 48037

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301

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